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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

IN RE APPLICATION OF: Pliha, Robert Kenneth

SERIAL NO.: 09/880,430

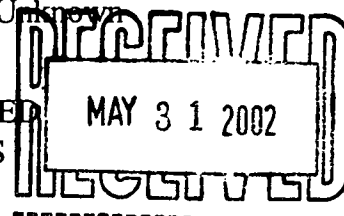
ART UNIT: 2162

FILED: June 13, 2001

EXAMINER: Unknown

FOR: SYSTEMS AND METHODS FOR DISTRIBUTING TARGETED
INCENTIVES TO FINANCIAL INSTITUTION CUSTOMERS

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ATTORNEY DOCKET NO.: 47423/252726

Assistant Commissioner for Patents
Washington, D.C. 20231

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Janie Williams
DATE: February 8, 2002

INFORMATION DISCLOSURE STATEMENT

Sir:

In accordance with Rules 56, 97 and 98 of the Rules of Practice in Patent
Cases (37 C.F.R. §§1.56, 1.97 and 1.98), enclosed are copies of the materials listed on the
accompanying Form PTO-1449 for consideration by the Examiner. None of these references
is conceded to be prior art within the meaning of U.S. patent laws.

This Information Disclosure Statement is being filed before mailing of a first
office action on the merits of the application (37 C.F.R. §1.97(b)(3)); therefore, no fees are
believed to be due. However, the Commissioner is authorized to charge any additional fees

U.S.S.N. 09/880,430

Filed: June 13, 2001

For: Systems and Methods for Distributing Targeted Incentives to Financial Institution Customers
INFORMATION DISCLOSURE STATEMENT

that may be due in connection with the filing of this paper or credit any overpayment to
deposit account 11-0855.

Respectfully submitted,

A handwritten signature in black ink, appearing to read "Michael K. Dixon", with a stylized flourish at the end.

Michael K. Dixon
Registration No. 46,665

OF COUNSEL:
KILPATRICK STOCKTON LLP
1100 Peachtree Street, Suite 2800
Atlanta, Georgia 30309-4530
Direct Dial (404) 815-6619
Receptionist (404) 815-6500

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Application Number	09/880,430
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FILED 06/12/01

Filing Date	06/13/01
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First Named Inventor	Pliha, Robert Kenneth
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Group Art Unit	2162
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Examiner Name	Unknown
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Attorney Docket Number	47423/252726
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Sheet 1

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of

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Examiner
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/Jean Janvier/ (05/04/2009)

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¹ Unique citation designation number. ² See attached Kinds of U.S. Patent Documents. ³ Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. ⁶ Applicant is to place a check mark here if English language Translation is attached.

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